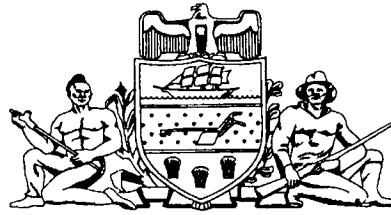


OFFICE OF  
**PROTHONOTARY**

Stephen E. Farina  
Prothonotary



Front & Market Streets  
Harrisburg, PA 17101

(717) 780-6520

County of Dauphin

November 2, 2017

Peter J Welsh  
Clerk of USDC  
Room 1060  
228 Walnut St  
Harrisburg Pa 17101

**FILED**  
HARRISBURG, PA

NOV - 3 2017

*SFA*

Re Luis F Rodriguez. Vs. American Education Services and  
X,Y,Z Corporations.  
NO. 2017 CV 5427 CV  
Middle District NO: 1: 17-CV-01570

Pursuant to the Notice of Removal Filed in this office on  
November 1, 2017 to the United States  
District Court for the Middle District of Pennsylvania.

I am, accordingly, sending you all the original papers  
Herewith.

I will appreciate the return of the attached receipt  
Addressed to the attention of Ms. Lisandra Garcia.

Very truly yours,  
*Stephen E Farina*  
Prothonotary

IMAGED

**IN THE UNITED STATES DISTRICT COURT  
FOR THE MIDDLE DISTRICT OF PENNSYLVANIA**

**LUIS F. RODRIGUEZ**  
Plaintiff,

v.

**AMERICAN EDUCATION SERVICES,**  
and X, Y, Z CORPORATIONS.

Defendants.

17-CV-1953.

CIVIL ACTION NO.

2015-CV-4545

2017 NOV - 1 AM 8:24

RECEIVED  
OFFICE OF  
PROTHONOTARY  
DAUPHIN COUNTY  
PENNA

RECEIVED  
OFFICE OF  
PROTHONOTARY  
DAUPHIN COUNTY  
PENNA

To: Clerk  
United States District Court  
Middle District of Pennsylvania  
228 Walnut Street  
Harrisburg, PA 17102

NOW COMES Defendant, American Education Services, and hereby files  
this Notice of Removal of this matter from the Court of Common Pleas of Dauphin

I.F.P.

**IMAGED**

## Supreme Court of Pennsylvania

Court of Common Pleas  
City Court Sheet

Dauphin

County



For Prothonotary Use Only:

Docket No:

2015-CV-4545-CV

The information collected on this form is used solely for court administration purposes. This form does not supplement or replace the filing and service of pleadings or other papers as required by law or rules of court.

<b>Commencement of Action:</b> <input checked="" type="checkbox"/> Complaint <input checked="" type="checkbox"/> Writ of Summons <input type="checkbox"/> Transfer from Another Jurisdiction <input type="checkbox"/> Petition <input type="checkbox"/> Declaration of Taking	
<b>Lead Plaintiff's Name:</b> Luis Rodriguez	<b>Lead Defendant's Name:</b> American Education Services
<b>Are money damages requested?</b> <input checked="" type="checkbox"/> Yes <input type="checkbox"/> No	<b>Dollar Amount Requested:</b> <input checked="" type="checkbox"/> within arbitration limits (check one) <input type="checkbox"/> outside arbitration limits
<b>Is this a Class Action Suit?</b> <input type="checkbox"/> Yes <input checked="" type="checkbox"/> No	<b>Is this an MDJ Appeal?</b> <input type="checkbox"/> Yes <input checked="" type="checkbox"/> No
<b>Name of Plaintiff/Appellant's Attorney:</b> Vicki Piontek, Esquire <input type="checkbox"/> Check here if you have no attorney (are a Self-Represented [Pro Se] Litigant)	

<b>Nature of the Case:</b> Place an "X" to the left of the <u>ONE</u> case category that most accurately describes your <b>PRIMARY CASE</b> . If you are making more than one type of claim, check the one that you consider most important.		
<b>TORT (do not include Mass Tort)</b> <input type="checkbox"/> Intentional <input type="checkbox"/> Malicious Prosecution <input type="checkbox"/> Motor Vehicle <input type="checkbox"/> Nuisance <input type="checkbox"/> Premises Liability <input type="checkbox"/> Product Liability (does not include mass tort) <input type="checkbox"/> Slander/Libel/ Defamation <input checked="" type="checkbox"/> Other: <u>15 USC 1681 et. seq.</u>	<b>CONTRACT (do not include Judgments)</b> <input type="checkbox"/> Buyer Plaintiff <input type="checkbox"/> Debt Collection: Credit Card <input type="checkbox"/> Debt Collection: Other <hr/> <input type="checkbox"/> Employment Dispute: Discrimination <input type="checkbox"/> Employment Dispute: Other <hr/> <input type="checkbox"/> Other:	<b>CIVIL APPEALS</b> Administrative Agencies <input type="checkbox"/> Board of Assessment <input type="checkbox"/> Board of Elections <input type="checkbox"/> Dept. of Transportation <input type="checkbox"/> Statutory Appeal: Other <hr/> <input type="checkbox"/> Zoning Board <input type="checkbox"/> Other:
<b>MASS TORT</b> <input type="checkbox"/> Asbestos <input type="checkbox"/> Tobacco <input type="checkbox"/> Toxic Tort - DES <input type="checkbox"/> Toxic Tort - Implant <input type="checkbox"/> Toxic Waste <input type="checkbox"/> Other:	<b>REAL PROPERTY</b> <input type="checkbox"/> Ejectment <input type="checkbox"/> Eminent Domain/Condemnation <input type="checkbox"/> Ground Rent <input type="checkbox"/> Landlord/Tenant Dispute <input type="checkbox"/> Mortgage Foreclosure: Residential <input type="checkbox"/> Mortgage Foreclosure: Commercial <input type="checkbox"/> Partition <input type="checkbox"/> Quiet Title <input type="checkbox"/> Other:	<b>MISCELLANEOUS</b> <input type="checkbox"/> Common Law/Statutory Arbitration <input type="checkbox"/> Declaratory Judgment <input type="checkbox"/> Mandamus <input checked="" type="checkbox"/> Non-Domestic Relations Restraining Order <input type="checkbox"/> Quo Warranto <input type="checkbox"/> Replevin <input type="checkbox"/> Other:
<b>PROFESSIONAL LIABILITY</b> <input type="checkbox"/> Dental <input type="checkbox"/> Legal <input type="checkbox"/> Medical <input type="checkbox"/> Other Professional:		

Updated 1/1/2011

IN THE COURT OF COMMON PLEAS  
OF DAUPHIN COUNTY, PENNSYLVANIA  
CIVIL ACTION - LAW

Luis F. Rodriguez  
148 West Linden Street  
Allentown, PA 18101  
v.

American Education Services  
1200 North 7<sup>th</sup> Street  
Harrisburg, PA 17102  
and  
X, Y, Z Corporations

Defendant

2015-CV-4545-CV

62:6 100-0-100  
62:6 100-0-100

**PRECIPE TO ISSUE WRIT OF SUMMONS**

Kindly issue a writ of summons against the Defendant(s), listed in the above captioned matter. Thank you.

Vicki Piontek  
Vicki Piontek, Esquire  
Attorney for Plaintiff  
951 Allentown Road  
Lansdale, PA 19446  
877-737-8617  
palaw@justice.com  
Fax: 866-408-6735

6/3/15  
Date

IN THE COURT OF COMMON PLEAS  
OF DAUPHIN COUNTY, PENNSYLVANIA  
CIVIL ACTION - LAW

Luis F. Rodriguez  
148 West Linden Street  
Allentown, PA 18101  
v.

2015-CV-4545-CV

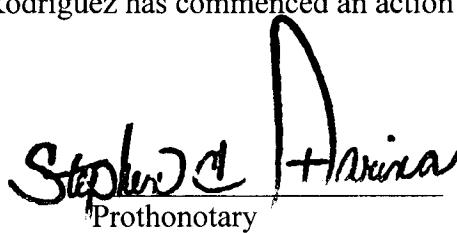
American Education Services  
1200 North 7<sup>th</sup> Street  
Harrisburg, PA 17102  
and  
X,Y, Z Corporations  
Defendant

**WRIT OF SUMMONS**

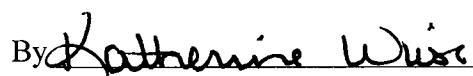
TO: American Education Services  
1200 North 7<sup>th</sup> Street  
Harrisburg, PA 17102  
and  
X,Y, Z Corporations

2015-CV-4545-CV  
JUN 08 2015  
Date

You are notified that Luis F. Rodriguez has commenced an action against you.  
SEAL OF  
THE  
COURT

  
Stephen J. Africano  
Prothonotary

JUN 08 2015  
Date

By 

IMAGED

IN THE COURT OF COMMON PLEAS  
OF DAUPHIN COUNTY, PENNSYLVANIA  
CIVIL ACTION - LAW

Luis F. Rodriguez  
148 West Linden Street  
Allentown, PA 18101  
v.

American Education Services  
1200 North 7<sup>th</sup> Street  
Harrisburg, PA 17102  
and  
X, Y, Z Corporations

Defendant

2015-CV-4545-CV

**PRAECIPE TO PROCEED IN FORMA PAUPERIS PURSUANT TO PA RULE OF CIVIL  
PROCEDURE 240**

To the Prothonotary:

I, Vicki Piontek, attorney for the party proceeding in forma pauperis, certify that I believe the Plaintiff is unable to pay the costs and that I am providing legal service to the Plaintiffs at no up front charge to the Plaintiff. Pursuant to the fee shifting provisions of 15 USC 1681 et. seq., 15 USC 1681 et. seq., the Defendant(s) is responsible for the attorney fees.

Vicki Piontek  
Vicki Piontek, Esquire  
Attorney for Plaintiff  
951 Allentown Road  
Lansdale, PA 19446  
877-737-8617  
palaw@justice.com  
Fax: 866-408-6735

6/3/15  
Date

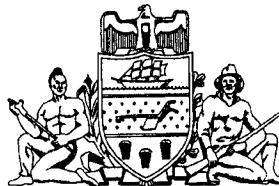
AND NOW, this JUN 08 2015 day of \_\_\_\_\_, 20\_\_\_\_\_, upon consideration of Plaintiff's

**PRAECIPE TO PROCEED IN FORMA PAUPERIS PURSUANT TO PA RULE OF CIVIL  
PROCEDURE 240**, the same shall be GRANTED. The filing fee shall be deferred and the fee for the Sheriff service of process shall be deferred.

Stephen J. Hanrahan

Prothonotary

# Office of the Sheriff



Shelley Ruhl  
Real Estate Deputy

Matthew L. Owens  
Solicitor

Jack Duignan  
Chief Deputy

Dauphin County  
101 Market Street  
Harrisburg, Pennsylvania 17101-2079  
ph: (717) 780-6590 fax: (717) 780-6557

Jack Lotwick  
Sheriff

**Commonwealth of Pennsylvania**

**County of Dauphin**

: LUIS RODRIGUEZ  
VS  
: AMERICAN EDUCATION SERVICES

Sheriff's Return  
No. 2015-CV-04545-CV

And now: JUNE 17, 2015 at 8:45:00 AM served the within WRIT OF SUMMONS upon AMERICAN EDUCATION SERVICES by personally handing to AMERICAN EDUCATION SERVICES 1 true attested copy of the original WRIT OF SUMMONS and making known to him/her the contents thereof at 1200 NORTH 7TH STREET HBG PA 17102

LEGAL ASSISTANT WHO ACCEPTED AS ADULT PERSON IN CHARGE FOR THE DEFENDANT AT TIME OF SERVICE.

So Answers,

A handwritten signature in black ink, appearing to read "J. R. Lotwick".

Sheriff of Dauphin County, Pa.

Deputy: JEFFREY TEETER  
Plaintiff: LUIS RODRIGUEZ  
Sheriff's Costs: \$ PAID BY COUNTY  
Out Of County Cost:

DAUPHIN COUNTY, PENNSYLVANIA  
2015 JUN 18 AM 11:01

ORIGINAL

JUL 13 2017

DWYK  
AD

IN THE COURT OF COMMON PLEAS  
DAUPHIN COUNTY, PENNSYLVANIA

RECEIVED  
OFFICE OF  
PROTHONOTARY

2017 JUL 12 PM 2:06

DAUPHIN COUNTY  
PENNA

Luis F Rodriguez

vs.

NO. 2015-CV-04545-CV

American Education Services

**NOTICE OF PROPOSED TERMINATION OF COURT CASE**

The court intends to terminate this case without further notice because the docket shows no activity in the case for at least two years.

YOU MAY STOP THE COURT FROM TERMINATING THE CASE BY FILING A STATEMENT OF INTENTION TO PROCEED. THE STATEMENT OF INTENTION TO PROCEED SHOULD BE FILED WITH THE PROTHONOTARY OF THE COURT AT DAUPHIN COUNTY COURTHOUSE, FRONT AND MARKET STREETS, HARRISBURG, PENNSYLVANIA ON OR BEFORE 08/11/2017.

**IF YOU FAIL TO FILE THE REQUIRED STATEMENT OF INTENTION TO PROCEED, THE CASE WILL BE TERMINATED BY THE PROTHONOTARY WITHOUT FURTHER NOTICE.**

BY THE COURT:

July 12, 2017



Andrew H. Dowling, Judge

IN THE COURT OF COMMON PLEAS  
OF DAUPHIN COUNTY, PENNSYLVANIA  
CIVIL ACTION - LAW

Luis F. Rodriguez :  
148 West Linden Street :  
Allentown, PA 18101, :  
Plaintiff :  
v. : 2015 CV 4545  
American Education Services :  
1200 North 7<sup>th</sup> Street :  
Harrisburg, PA 17102 :  
and :  
X,Y, Z Corporations :  
Defendant(s) :

DAUPHIN COUNTY  
PENNSYLVANIA  
RECEIVED  
CLERK'S OFFICE  
DAUPHIN COUNTY  
PA 17102  
2017 AUG 10 PM 12:30  
64

**STATEMENT OF INTENT TO PROCEED**

Notice is hereby provided that Plaintiff intends to proceed against Defendant(s) in the above captioned matter.

Vicki Piontek  
Vicki Piontek, Esquire  
Attorney for Plaintiff  
951 Allentown Road  
Lansdale, PA 19446  
877-737-8617  
palaw@justice.com  
Fax: 866-408-6735

8/7/17  
Date

IN THE COURT OF COMMON PLEAS  
OF DAUPHIN COUNTY, PENNSYLVANIA  
CIVIL ACTION - LAW

Luis F. Rodriguez :  
148 West Linden Street :  
Allentown, PA 18101, :  
Plaintiff :  
v. : 2015 CV 4545  
American Education Services :  
1200 North 7<sup>th</sup> Street :  
Harrisburg, PA 17102 :  
and :  
X,Y, Z Corporations :  
Defendant(s) :

**CERTIFICATE OF SERVICE**

I, Vicki Piontek, attorney for Plaintiff, affirm that I served a true and correct copy of the attached statement of intent to proceed upon the Defendant at the following address, by First Class, U.S. Mail, postage pre-paid.

American Education Services  
1200 North 7<sup>th</sup> Street  
Harrisburg, PA 17102

Vicki Piontek      8/7/17  
Vicki Piontek, Esquire  
Attorney for Plaintiff  
951 Allentown Road  
Lansdale, PA 19446  
877-737-8617  
palaw@justice.com  
Fax: 866-408-6735

Date

Luis F Rodriguez

IN THE COURT OF COMMON PLEAS  
DAUPHIN COUNTY, PENNSYLVANIA

vs.

NO. 2015-CV-04545-CV

American Education Services

CIVIL ACTION – LAW

ORIGINAL

AUG 18 2017  
*8/18*

DISTRIBUTED

ORDER

AND NOW, August 17, 2017, since there has been no docket activity for at least two years and a Statement of Intention to Proceed has been filed in the above-captioned matter in response to the Notice of Proposed Termination, **IT IS HEREBY ORDERED** that all counsel and/or pro se parties confer and discuss timelines necessary to move this case expeditiously forward to settlement, arbitration, trial or other disposition. Said timelines shall not exceed ninety (90) days in total duration without written leave of Court for an enlargement of time upon proper and timely Motion and only for extraordinary cause shown. To this end, all counsel and/or pro se parties shall file within **twenty (20) days** from the date of this order a comprehensive **Joint Status Report**. Such report shall have attached to the front a proposed **Case Management Order** with complete distribution. The Joint Status Report shall be verified by the attorney or pro se party filing the report and co-verified by all other counsel and/or pro se parties under specific written acknowledgment of sanction and/or criminal prosecution pursuant to 18 Pa.C.S. Section 4904 that may be imposed upon anyone subsequently found to have filed a false statement in the Joint Status Report.

Failure of each counsel for a party and/or pro se parties to fully and meaningfully participate in the filing of a comprehensive Joint Status Report will result in such party

and/or counsel being compelled to attend a formal **Sanctions/Contempt Hearing** to determine appropriate civil sanctions including fines, sanction fees, preclusion orders, disciplinary referral, case dismissal, etc.

**ISSUED AT HARRISBURG**, the date first above written.

**BY THE COURT:**



---

Judge

IN THE COURT OF COMMON PLEAS, DAUPHIN COUNTY, PENNSYLVANIA

CIVIL DIVISION

LUIS F. RODRIQUEZ

Vs.  
AMERICAN EDUCATION SERVICES

: File No. 2015-cv-04545-cv

: PRAECIPE AND RULE TO FILE

:  A COMPLAINT

:  A BILL OF PARTICULARS

TO THE PROTHONOTARY OF SAID COURT:

Issue rule on *Plaintiff* to file a *Complaint* in the above case within twenty days after service of the rule or suffer a judgment of non pros.

DATE: August 24, 2017

Signature: James J. Jarocki

Print Name: JAMES J. JARECKI

Address: 1200 North Seventh Street

Attorney for: American Education Services

Telephone: 717.720.1568

Supreme Court ID No.: 89580

AUG 24 2017

NOW, on this day of August, 2017, RULE ISSUED AS ABOVE.

\_\_\_\_\_  
Prothonotary

By: Beth A. Krueger

Deputy

(NOTE: File in duplicate)

**ORIGINAL**SEP 08 2017  
DMS**DISTRIBUTED**

LUIS F. RODRIGUEZ

Plaintiff

v.

AMERICAN EDUCATION SERVICES

Defendant.

IN THE COURT OF COMMON PLEAS,  
DAUPHIN CO., PENNSYLVANIA

NO. 2015-CV-04545-CV

CIVIL ACTION - LAW

DAUPHIN COUNTY  
PENNSYLVANIA  
U.S. POSTAL SERVICE  
MAILING STAMP  
2017 SEP - 8 PM 12:35**CASE MANAGEMENT ORDER**

AND NOW, on this 7<sup>th</sup> day of September, 2017, the Order is issued as to the management of the above-captioned case:

1. All written discovery shall be completed no later than ninety (90) calendar days following signature of this Order.

2. All discovery depositions shall be concluded by ninety (90) calendar days following signature of this Order.

3. Plaintiff's counsel shall serve on all other counsel all expert reports and curriculum vitae of experts by ninety (90) calendar days following signature of this Order.

4. Defendant's counsel shall serve on all other counsel all expert reports and curriculum vitae of experts by ninety (90) calendar days following signature of this Order.

5. All dispositive motions shall be filed by January 2, 2018.

6. Counsel and their parties shall discuss mediation and advise the court whether mediation has occurred or has been rejected by ninety (90) calendar days following signature of this Order.

7. Either party may file a Certificate of Readiness at the appropriate time when the matter is ready in all respects for trial. The trial is anticipated to take 2-3 days to complete.

BY THE COURT:

J.

Distribution:

Vicki A. Piontek, Esq., 951 Allentown Road, Lansdale, PA 19446 (counsel for Plaintiff)  
James J. Jarecki, Esq., 1200 North Seventh Street, Harrisburg, PA 17102 (counsel for Defendant)

Deborah Freeman, Esq., Deputy Court Administrator

LUIS F. RODRIGUEZ  
Plaintiff

v.

AMERICAN EDUCATION SERVICES  
Defendant.

IN THE COURT OF COMMON PLEAS,  
DAUPHIN CO., PENNSYLVANIA

NO. 2015-CV-04545-CV

CIVIL ACTION - LAW

DJ  
OCT 6 2017  
CLERK'S OFFICE  
DAUPHIN COUNTY  
PA 17102-3333

**JOINT STATUS REPORT**

NOW COME the undersigned counsel, as counsel of record for the respective parties in the above-captioned matter, pursuant to Order of this Court dated August 17, 2017, file the following Joint Status Report, and state as follows:

1. This matter was commenced by the filing of a Writ of Summons on June 17, 2015.
2. On July 12, 2017, this Court issued a Notice of Proposed Termination.
3. On August 10, 2017, Plaintiff's counsel filed a Statement of Intent to Proceed.
4. On August 17, 2017, this Court issued an Order compelling the parties to file a Joint Status Report and proposed Case Management Order within twenty (20) days.
5. On August 24, 2017, upon Praeclipe from Defendant, the Prothonotary issued a Rule to File a Complaint upon the Plaintiff.
6. On August 29, 2017, counsel for the above-referenced parties briefly spoke regarding the merits of this action and the factual basis for the Plaintiff's claims.
7. Upon the filing and service of a verified Complaint, Defendant will be better-positioned to review the merits of Plaintiff's claims and explore options for resolution.

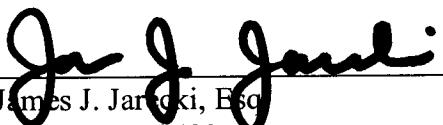
8. Counsel for the parties provide this Court with the attached proposed Case Management Order, and shall abide by its dates to move this matter to quick resolution.

Pursuant to 18 Pa. C.S. § 4904, the undersigned counsel swear and affirm that the aforementioned paragraphs are true and accurate to the best of their knowledge, information and belief.

Respectfully Submitted,<sup>1</sup>

---

Vicki A. Piontek, Esq.  
PA ID No. 83559  
Attorney for Plaintiff  
Luis F. Rodriguez  
951 Allentown Road  
Lansdale, PA 19466  
vicki.piontek@gmail.com  
(215) 290-6444

  
James J. Jarecki, Esq.  
PA ID No. 89580  
Andrew J. Petsu, Esq.  
PA ID No. 206495  
Attorneys for Defendant  
American Education Services  
1200 North Seventh Street  
Harrisburg, PA 17102-1444  
(717) 720-1568  
jjarecki@pheaa.org

Date: September 6, 2017

Distribution:

Vicki A. Piontek, Esq., 951 Allentown Road, Lansdale, PA 19446 (counsel for Plaintiff)  
James J. Jarecki, Esq., 1200 North Seventh Street, Harrisburg, PA 17102 (counsel for Defendant)

Deborah Freeman, Esq., Deputy Court Administration

---

<sup>1</sup> Although counsel for both parties did confer on the draft Case Management Order, and Plaintiff's counsel did indicate the draft Case Management Order "Looks great," counsel for Defendant did not receive permission from Plaintiff's Counsel to affix her electronic signature to this Joint Status Report. A copy of the Joint Status Report was sent by Defendant's counsel to Plaintiff's counsel via email on Friday September 1, 2017 at approximately 1:33pm.

~~IMAGED~~**IN THE COURT OF COMMON PLEAS OF DAUPHIN COUNTY, PENNSYLVANIA****CIVIL DIVISION**

LUIS F. RODRIQUEZ

File No. 2015-CV-04545-CV

Vs.

AMERICAN EDUCATION SERVICES

TO: LUIS F. RODRIQUEZ  
PlaintiffDate Of Notice: September 26, 2017DAUPHIN COUNTY  
LAWYER REFERRAL SERVICE  
*[Handwritten signature]*2017 SEP 26 AM 11:51  
*[Handwritten initials]***IMPORTANT NOTICE**  
Pursuant to Pa.R.C.P. No. 237.1(a)(2)

YOU ARE IN DEFAULT BECAUSE YOU HAVE FAILED TO FILE A COMPLAINT IN THIS CASE. UNLESS YOU ACT WITHIN TEN (10) DAYS FROM THE DATE OF THIS NOTICE, A JUDGMENT MAY BE ENTERED AGAINST YOU WITHOUT A HEARING AND YOU MAY LOSE YOUR RIGHT TO SUE THE DEFENDANT AND THEREBY LOSE PROPERTY OR OTHER IMPORTANT RIGHTS. YOU SHOULD TAKE THIS NOTICE TO YOUR LAWYER AT ONCE. IF YOU DO NOT HAVE A LAWYER OR CANNOT AFFORD ONE, GO TO OR TELEPHONE THE OFFICE SET FORTH BELOW TO FIND OUT WHERE YOU CAN GET LEGAL HELP.

**DAUPHIN COUNTY LAWYER REFERRAL SERVICE**213 N. Front Street  
Harrisburg, PA 17101  
(717) 232-7536

Signature: \_\_\_\_\_

*[Handwritten signature]*  
Signature of Defendant or Atty.Address: 1200 North Seventh Street, Harrisburg, PA 17102Attorney for: American Education ServicesTelephone: 717-720-1568Supreme Court ID No.: 89580

NOTE: SERVE ON UNREPRESENTED PLAINTIFF OR ON PLAINTIFF'S ATTORNEY

(Judgment of Non Pros)

(Eff. 7/95)

<b>LUIZ F. RODRIGUEZ</b>	:	<b>DAUPIN COUNTY COURT OF COMMON PLEAS</b>
	:	
<b>PLAINTIFF</b>	:	<b>CIVIL DIVISION</b>
	:	
<b>v.</b>	:	
	:	
<b>AMERICAN EDUCATION SERVICES</b>	:	<b>No. 2015-CV-04545-CV</b>
	:	
	:	
<b>DEFENDANT</b>	:	

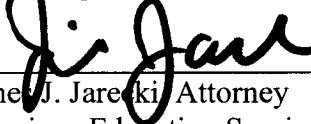
**CERTIFICATE OF SERVICE**

COMES NOW THE PENNSYLVANIA HIGHER EDUCATION ASSISTANCE AGENCY (“PHEAA”), THE DEFENDANT IN THIS MATTER, AND HEREBY CERTIFIES THAT A TRUE AND EXACT COPY OF THE ATTACHED TEN DAY IMPORTANT NOTICE LETTER WAS SERVED UPON THE FOLLOWING PARTIES BY FIRST CLASS MAIL, POSTAGE PREPAID AT THE FOLLOWING ADDRESS:

Vicki A. Piontek, Esq.  
951 Allentown Road  
Lansdale, PA 19446

AND BY FIRST CLASS MAIL, POSTAGE PREPAID, TO:

Prothonotary of Dauphin County  
101 Market Street, Room 101  
Harrisburg, PA 17101

  
\_\_\_\_\_  
James J. Jarecki, Attorney  
American Education Services  
1200 North Seventh Street  
Harrisburg, Pennsylvania 17102-1444  
(717) 720-1568

DATED: September 26, 2017

IN THE COURT OF COMMON PLEAS  
OF DAUPHIN COUNTY, PENNSYLVANIA

Luis F. Rodriguez	:	
148 West Linden Street	:	
Allentown, PA 18101	:	2015-CV-04545
v.	Plaintiff	:
American Education Services	:	
1200 North 7 <sup>th</sup> Street	:	
Harrisburg, PA 17102	:	
and	:	
X,Y, Z Corporations	:	
	Defendant	:

## NOTICE

YOU HAVE BEEN SUED IN COURT. IF YOU WISH TO DEFEND AGAINST THE CLAIMS SET FORTH IN THE FOLLOWING PAGES, YOU MUST TAKE ACTION WITHIN TWENTY (20) DAYS AFTER THE COMPLAINT AND NOTICE ARE SERVED BY ENTERING A WRITTEN APPEARANCE PERSONALLY OR BY ATTORNEY AND FILING IN WRITING WITH THE COURT YOUR DEFENSES OR OBJECTIONS TO THE CLAIMS SET FORTH AGAINST YOU. YOU ARE WARNED THAT IF YOU FAIL TO DO SO THE CASE MAY PROCEED WITHOUT YOU AND A JUDGMENT MAY BE ENTERED AGAINST YOU BY THE COURT WITHOUT FURTHER NOTICE FOR ANY MONEY CLAIMED OR FOR ANY OTHER CLAIM OR RELIEF REQUESTED BY THE DEFENDANT. YOU MAY LOSE MONEY OR PROPERTY OR OTHER RIGHTS IMPORTANT TO YOU.

YOU SHOULD TAKE THIS PAPER TO YOUR LAWYER AT ONCE. IF YOU DO NOT HAVE A LAWYER OR CANNOT AFFORD ONE, GO TO OR TELEPHONE THE OFFICE SET FORTH BELOW TO FIND OUT WHERE YOU CAN GET LEGAL HELP. THIS OFFICE CAN PROVIDE YOU WITH INFORMATION ABOUT HIRING A LAWYER.

MID-PENN LEGAL SERVICES  
29 NORTH QUEEN STREET, YORK, PA 17403  
717-848-3605 Fax: 717-854-5431

PA BAR ASSOCIATION  
P.O. BOX 186, HARRISBURG, PENNSYLVANIA 17018  
717-238-6715

IN THE COURT OF COMMON PLEAS  
OF DAUPHIN COUNTY, PENNSYLVANIA

Luis F. Rodriguez :  
148 West Linden Street :  
Allentown, PA 18101 : 2015-CV-04545  
v. Plaintiff :  
: :  
American Education Services :  
1200 North 7<sup>th</sup> Street :  
Harrisburg, PA 17102 :  
and :  
X,Y, Z Corporations :  
Defendant :

**COMPLAINT**

1. This is a lawsuit for damages brought by an individual consumer for Defendant(s)' violations of the Fair Debt Collection Practices Act, 15 U.S.C. 1692, et seq. (hereinafter "FDCPA"). The aforementioned statute prohibits debt collectors from engaging in abusive, deceptive, and unfair practices.
2. Jurisdiction and Venue is proper in this jurisdiction because a substantial portion of the act(s), omission(s), transaction(s) or occurrence(s) took place in this jurisdiction.
3. Jurisdiction and venue is proper because the Defendant(s) transact(s) business here regularly.
4. Jurisdiction and venue are proper because Plaintiff resides in this jurisdiction.

5. Jurisdiction and venue are proper because a substantial part of the events or omissions giving rise to this claim occurred in this jurisdiction.
6. Jurisdiction and venue are proper because the account which is the subject matter of this action was opened in this jurisdiction, and therefore a substantial part of the events or omissions giving rise to this claim occurred in this jurisdiction.
7. Plaintiff is Luis F. Rodriguez, an adult individual with an address of 148 West Linden Street, Allentown, PA 18101 .
8. Defendants are the following.
  - a. American Education Services, is a business entity with a principal place of business located at 1200 North 7<sup>th</sup> Street, Harrisburg, PA 17102
  - b. John Does 1-10, individuals whose identities are not known to Plaintiff at this time, but which will become known upon proper discovery. It is believed and averred that such Does played a substantial role in the commission of the acts described in this complaint.
  - c. X, Y, Z Corporations, business entities whose identities are not known to Plaintiff at this time, but which will become known upon proper discovery. It is believed and averred that such Does played a substantial role in the commission of the acts described in this complaint.

**COUNT ONE: Violation of Fair Credit Reporting Act  
(FCRA) 15 USC 1681 et. seq.**

9. The previous paragraphs of this Complaint are incorporated by reference and made a part of this Complaint.
10. At all times mentioned herein Plaintiff was a consumer as defined by the FCRA.
11. At all times mentioned herein Defendant was a furnisher of information as defined by the FCRA.
12. The alleged consumer debt had been placed on Plaintiff's credit report by Defendant.
13. At all times mentioned in this Complaint, Defendant was a furnisher of information as defined by 15 USC 1681 a and 15 USC 1681 s-2.
14. At various times in writing, Plaintiff contacted Defendant in writing to dispute an alleged consumer debt that appeared on Plaintiff's consumer report.
15. In such written dispute(s), Plaintiff requested that Defendant conduct an investigation about the alleged consumer debt that appeared on Plaintiff's credit report.

16. The basis of Plaintiff's written dispute and request for investigation was the that the age of the delinquency for the account had exceeded the time for reporting on Plaintiff's consumer report / consumer file.

17. According to 15 USC 1681c(c) of the Fair Credit Reporting Act, a derogatory account may legally remain on a consumer's report for a period of no longer than 7.5 years from the date of the delinquency.

18. Defendant continued to cause said account to be reported on Plaintiff's consumer report for a period longer than 7.5 years from the date of delinquency.

19. Defendant continued to cause said account to be reported on Plaintiff's consumer report for a period longer than 1681c(c) of the FCRA allows.

20. Defendant knew or should have known that the account remained on Plaintiff's consumer report for longer than the permissible timeframe under 15 USC 1681c(c).

21. By reporting the alleged debt on Plaintiff's consumer report, when it should not have been reported, Defendant violated 15 USC 1681e, 15 USC 1681c and 15 USC 1681s-2 of the FCRA.

22. Plaintiff sent numerous dispute letters to Defendant requesting that the antiquainted information be omitted from Plaintiff's consumer report / consumer file. See attached exhibits.

23. Plaintiff included supporting documentation in such letters. See attached exhibits.
24. Defendant ignored Plaintiff's dispute letters, and refused to update Plaintiff's consumer report to omit the outdated information.
25. Defendant ignored Plaintiff's dispute letters, and refused to update Plaintiff's consumer report to omit reference to a payment in 2010 that never happened with the disputed account. See attached exhibits.
26. 15 USC 1681 s-2 requires a furnisher to conduct a reasonable investigation of an account which appears on a consumer's credit report, upon written request of the consumer to do so.
27. The United States Court of Appeals for the Fourth Circuit held that the FCRA requires furnisher to conduct detailed examinations of the documents underlying customer transactions before responding to inquiries about a customer's debt, instead of relying on computer databases that provide convenient but potentially incomplete or inaccurate customer account information. See *Johnson v. MBNA America Bank*, No. 03-1235 (February 11, 2004).

28. According to the Federal Trade Commission, a furnisher must refer to original account records while investigating a dispute. A furnisher should not be able to rely on abstract information state by the original alleged creditor. If the furnisher does not obtain original account records, the information should be deleted. See consent decree, U.S. v. Performance Capital Management (Bankr. C.D. Cal. Aug. 24, 2000).
29. Defendant(s) received Plaintiff's written dispute(s) and request(s) for an investigation.
30. Defendant(s) failed and willfully refused to conduct any reasonable investigation of the disputed derogatory information.
31. After Defendant(s) failed and willfully refused to conduct any reasonable investigation, Plaintiff was left with no other recourse than to dispute the account with the relevant credit reporting agency(ies) (CRAs).
32. After Plaintiff disputed the account with the relevant credit reporting agencies(s), Defendant then verified the alleged account with such credit reporting agencies, despite having willfully refused to conduct a reasonable investigation of Plaintiff's account .
33. By verifying the disputed information without conducting a reasonable investigation first, Defendant(s) violated 15 USC 1681 s-2 et. seq.

34. Upon information and belief, it is averred that Defendant(s) have a standard practice policy which contradicts it's duties pursuant to 15 USC 1861 s-2.

35. According to 15 USC 1681c(c) of the Fair Credit Reporting Act, a derogatory account may legally remain on a consumer's report for a period of no longer than 7.5 years from the date of the delinquency.

36. Defendant continued to cause said account to be reported on Plaintiff's consumer report for a period longer than 7.5 years from the date of delinquency.

37. Defendant continued to cause said account to be reported on Plaintiff's consumer report for a period longer than 1681c(c) of the FCRA allows.

38. Defendant knew or should have known that the account remained on Plaintiff's consumer report for longer than the permissible timeframe under 15 USC 1681c(c).

39. Defendant cased a reference to a payment being made in 2010 on the disputed account to appear on Plaintiff's consumer report. This made the account look younger.

40. Defendant verified the disputed 2010 payment to the consumer reporting agency(ies) after Plaintiff disputed it.

41. By reporting the alleged debt on Plaintiff's consumer report, and verifying it, when it should not have been reported, Defendant violated 15 USC 1681e, 15 USC 1681c and 15 USC 1681s-2 of the FCRA.

## LIABILITY

42. All previous paragraphs of this complaint are incorporated by reference and made a part of this complaint.
43. Defendant(s) is liable for the acts committed by its agents under the doctrine of respondeat superior because Defendant(s)' agents were acting within the scope of their employment with Defendant.
44. In the alternative, Defendant(s) is liable for the conduct of its agents / employees under the theory of joint and several liability because Defendant and its agents / employees were engaged in a joint venture and were acting jointly and in concert.
45. Any mistake made by Defendant(s) would have included a mistake of law.
46. Any mistake made by Defendant would not have been a reasonable or bona fide mistake.

## **DAMAGES**

47. The previous paragraphs of this Complaint are incorporated by reference and made a part of this Complaint.
48. Plaintiff demands \$1.00 actual damages at least for mileage, stationary, postage, lost time, etc.
49. Plaintiff demands \$1,000.00 statutory damages under the FDCPA 15 USC 1692k.
50. Plaintiff suffered emotional distress, anger and frustration as a result of Plaintiff's rights being violated by Defendant.
51. The amount of such distress shall be determined by this Honorable Court.
52. For purposes of a default judgment, Plaintiff believes and avers that the value of such distress is worth at no less than \$10,000.00.

## **ATTORNEY FEES**

53. The previous paragraphs of this Complaint are incorporated by reference and made a part of this Complaint.

54. Plaintiff believes and avers that Plaintiff is entitled to reasonable attorney fees in prosecuting this action pursuant to 15 USC 1692k.

55. Plaintiff believes and avers that Plaintiff's reasonable attorney fees amount to no less than \$3,150.00 at a rate of \$350.00 per hour. Services include but not limited to the following.

a.	Consultation with client, review of file	2
b.	Drafting, editing, review, and mailing Dispute letters for Plaintiff to Defendant	2
c.	Drafting, editing, review, filing and service of complaint	3
d.	Follow up with Defense and client	2

---

$$9 \times \$350 \text{ per hour} = \$3,150$$

56. The above stated attorney fees include time spent plus reasonable follow up.

57. Plaintiff's attorney fees continue to accrue as the case moves forward.

**OTHER RELIEF**

58. The previous paragraphs of this Complaint are incorporated by reference and made a part of this Complaint.
59. Plaintiff demands fees and costs related to the prosecution of this case.
60. Plaintiff seeks such other relief as this Honorable Court may deem just and proper.
61. Plaintiff specifically requests / demands a jury trial in this matter.

Wherefore, Plaintiff demands judgment against defendant in the amount of \$14,151.00 (actual damages, statutory damages, emotional distress and attorney fees), enumerated below. Plaintiff demands costs. Plaintiff also demands the filing fee.

\$1.00 actual damages

\$1,000 statutory damages

\$10,000 emotional distress

\$3,150.00 attorney fees

---

\$14,151.00

Plaintiff also seeks declaratory and injunctive relief and such other relief as this Honorable Court may deem appropriate. Plaintiff seeks costs as well.

Vicki Piontek

Vicki Piontek, Esquire  
Attorney for Plaintiff  
951 Allentown Road  
Lansdale, PA 19446  
877-737-8617  
Fax: 866-408-6735  
palaw@justice.com

10/4/2017  
Date

IN THE COURT OF COMMON PLEAS  
OF DAUPHIN COUNTY, PENNSYLVANIA

Luis F. Rodriguez :  
148 West Linden Street :  
Allentown, PA 18101 :  
v. Plaintiff :  
: :  
American Education Services :  
1200 North 7<sup>th</sup> Street :  
Harrisburg, PA 17102 :  
and :  
X,Y, Z Corporations :  
Defendant :  
:

**VERIFICATION**

I, Luis F. Rodriguez, have read the attached Complaint. The facts stated therein are true and correct to the best of my knowledge, understanding and belief.

Luis Rodriguez

**Signature:** Luis Rodriguez  
Luis Rodriguez (Oct 2, 2017)

**Email:** lrodriguez281982@aol.com

# EXHIBITS

Luis F. Rodriguez  
148 West Linden Street  
Allentown, PA 18101  
(484) [REDACTED]

U.S. POSTAL  
CERTIFIED  
DOMESTIC MAIL  
REGISTRATION  
0591  
3966  
0001  
0150  
2014  
SERIAL  
S-104010  
2014  
CITY STATE ZIP  
U.S. POSTAL SERVICE

AES  
POB 2461  
HARRISBURG, PA 17105

Re: Luis F. Rodriguez SSN [REDACTED] DOB [REDACTED]  
National Collegiate Student Loan Trust 2007-2 (NCSLT 2007-2)  
Account Number 3523771522PAO\*\*\*\* Alleged High Balance \$26,703

**DISPUTE**

To Whom it May Concern:

I wish to dispute the above referenced account information.

You have indicated on my Transunion consumer report that the balance is \$0, and that a claim was filed with the government. You have also indicated that a payment of \$36,037 was made on or about April 1, 2010. See copy of my Transunion report enclosed. This is inconsistent with information provided by National Collegiate Student Loan Trust 2007-2 (NCSLT 2007-2) in a lawsuit recently filed against me in the Court of Common Pleas in Lehigh County, Pennsylvania, Docket Number 2013 C 1253. In that lawsuit NCSLT 2007-2 claimed that I owed a balance of \$42357.27. The lawsuit is still in progress. See copy of amended complaint filed by NCSLT 2007-2 in August of 2013 enclosed.

In the discovery for the lawsuit, NCSLT 2007-2 admitted that this account was not for a government guaranteed student loan. See Defendant's interrogatories and the responses to those interrogatories enclosed, in particular interrogatory and response number 7. The student loan never was guaranteed by any government entity, and no claim was ever filed with any government entity. Please update my consumer report to reflect this information.

Please provide me with a copy of the contract which proves the amount of the alleged high balance which you are claiming. If you do not have a contract, then please remove this derogatory account from my consumer report.

**This is a disputed account. Please indicate on my credit report that this account is in dispute.**

Thank you.

Sincerely,

Luis F. Rodriguez

Date

7/10/14

7014 0150 0001 3966 0591

U.S. Postal Service™ <b>CERTIFIED MAIL™ RECEIPT</b> <i>(Domestic Mail Only; No Insurance Coverage Provided)</i>	
For delivery information visit our website at <a href="http://www.usps.com">www.usps.com</a> .	
<b>HANDSPELICIAL USE</b>	
Postage	\$ 0.70
Certified Fee	\$3.30
Return Receipt Fee (Endorsement Required)	\$2.70
Restricted Delivery Fee (Endorsement Required)	\$0.00
Total Postage & Fees	\$ 6.70

0129 07/16/2014  
R. S. & P. J. Gue, Lf  
24 Aug 2014  
Postmark  
Date  
7014  
AES  
P.O. Box 2461  
HARRISBURG, PA 17105

Street, Apt. No.,  
or P.O. Box No.  
City, State, Zip+4

PS Form 3800, August 2006

Instructions

**SENDER: COMPLETE THIS SECTION**

- Complete items 1, 2, and 3. Also complete item 4 if Restricted Delivery is desired.
- Print your name and address on the reverse so that we can return the card to you.
- Attach this card to the back of the mailpiece, or on the front if space permits.

**1. Article Addressed to:**

AES  
P.O. Box 2461  
HARRISBURG, PA 17105

**COMPLETE THIS SECTION ON DELIVERY****A. Signature**

X **PHEAA HARRISBURG**  Agent  
Addressee

**B. Received by (Printed Name)**

**14-18-2011**  C. Date of Delivery

D. Is delivery address different from item 1?  Yes, enter delivery address below:  No

**3. Service Type**

Certified Mail®  Priority Mail Express™

Registered  Return Receipt for Merchandise

Insured Mail  Collect on Delivery

**4. Restricted Delivery? (Extra Fee)**

Yes

**2. Article Number**

*(Transfer from service label)*  
**7014 0150 0001 3966 0591**

PS Form 3811, July 2013

Domestic Return Receipt

*Rading u.e2, LF*

Page: 1 of 6

File Number:  
Date Issued:334495180  
06/23/2014

TransUnion.

**-Begin Credit Report-****Personal Information**

SSN: XXX-XX-XXXX

You have been on our files since 08/01/2002

Date of Birth: [REDACTED]

**Names Reported:** LUIS FERNANDO RODRIGUEZ JR**Addresses Reported:**

Address: [REDACTED]

Date Reported:  
05/12/2012  
08/01/2002  
09/16/2012

Address: [REDACTED]

Date Reported:  
01/12/2007  
03/31/2009**Telephone Numbers Reported:**(718) 666-1603  
(484) 546-1336**Employment Data Reported:**

Date Verified	Location	Date Hired
12/01/2008	BROOKLYN, NY	
11/02/2004	QUEENS, NY	
03/11/2004		
08/01/2002		08/01/2002

**Account Information**

Typically, creditors report any changes made to your account information monthly. This means that some accounts listed below may not reflect the most recent activity until the creditor's next reporting. This information may include things such as balances, payments, dates, remarks, ratings, etc. The key(s) below are provided to help you understand some of the account information that could be reported.

**Rating Key:**

Some creditors report the timeliness of your payments each month in relation to your agreement with them. The ratings in the key below describe the payments that may be reported by your creditors. Any rating that is shaded indicates that it is considered adverse. Please note: Some but not all of these ratings may be present in your credit report.

N/R	X	OK	30	60	90	120	COL	VS	RPO	C/O	F/C
Not Reported	Unknown	Current	30 days late	60 days late	90 days late	120+ days late	Collection	Voluntary Surrender	Repossession	Charge Off	Foreclosure

**Remark Key:**

Additionally, some creditors may note your account with comments each month. We refer to these creditor comments as "Remarks". The key below gives the descriptions of the abbreviated remarks contained in your credit file. Any remark containing brackets >< indicates that this remark is considered adverse.

CBG - CLOSED BY CREDIT GRANTOR

&gt;PRM - UNPAID BALANCE CHARGED OFF

**Adverse Accounts**

AES/N [REDACTED] 522PA0\*\*\*\* (POB 2461, HARRISBURG, PA 17105, (800) 233-0557)  
 Date Opened: 02/28/2007 Balance: \$0  
 Responsibility: Primary Borrower on Account Date Updated: 04/30/2010  
 Account Type: Installment Account Payment Received: \$36,037  
 Loan Type: STUDENT LOAN Last Payment Made: 04/01/2010  
 High Balance: \$26,703

Pay Status: >Account 120 Days Past Due Date  
 Terms: \$0 per month, paid Monthly for 229 months  
 Date Closed: 04/30/2010  
 >Maximum Delinquency of 120 days in 11/2009 for \$710 and in 04/2010<

Remarks: &gt;TRANSFERRED TO RECOVERY; CLAIM FILED WITH GOVERNMENT

Estimated month and year that this item will be removed: 06/2016

	03/2010	02/2010	01/2010	12/2009	11/2009	10/2009	09/2009	08/2009	07/2009	06/2009	05/2009	04/2009
Rating	OK											
	03/2009	02/2009	01/2009	12/2008	11/2008	10/2008	09/2008	08/2008	07/2008	06/2008	05/2008	04/2008
Rating	OK											
	03/2008	02/2008	01/2008	12/2007	11/2007	10/2007	09/2007	08/2007	07/2007	06/2007	05/2007	04/2007
Rating	OK											
	03/2007											
Rating	OK											

To dispute online go to: <http://transunion.com/disputeonline>

N1201398



IN THE COURT OF COMMON PLEAS OF  
LEHIGH COUNTY, PENNSYLVANIA

NATIONAL COLLEGIATE STUDENT :  
LOAN TRUST 2007-2 : CIVIL ACTION  
Plaintiff :  
vs. :  
: :  
LUIS RODRIGUEZ :  
Defendant :  
: NO: 2012-C-1253  
: :  
-----

**COMPLAINT**

Plaintiff, NATIONAL COLLEGIATE STUDENT LOAN TRUST 2007-2, by and through its attorneys, Edwin A. Abrahamsen & Associates, P.C., complains of the Defendants as follows:

1. The defendant LUIS RODRIGUEZ is an adult individual residing at 148 W LINDEN ST ALLENTEWON PA 18101-1945.
2. On or about February 23, 2007,, the defendants executed the promissory note with Bank of America, N.A. for the payment of tuition in which the defendants were required to make monthly payments. A copy of the promissory note, is attached hereto as Exhibit "A."
3. Defendant Luis Rodrigues signed the Promissory Note as the Student Borrower. See, Exhibit "A."
4. On or about February 28, 2007, the defendants were advanced the proceeds of the loan which were to be used for educational purposes at Technical Career Institute for the academic period of January 2007 through April 2007 See, Exhibit "A."
5. Defendant, by and through his signature and acceptance of the funds, agreed to be bound by the terms and conditions of the written Promissory Note.
6. The Principal amount of the Loan was \$26703.91. See, Exhibit "A."
7. The terms of the Promissory Note called for monthly payments to be made as more fully set forth therein.

8. The defendants failed to make the required payments when due.
  9. As a result of lack of payments, the account was charged-off on April 1, 2010.
  10. The balance currently owed by defendants is \$42,357.27. Plaintiff's internal records for the balance due are attached hereto as Exhibit "B."
11. Plaintiff has declared Defendants to be in default and demands payment of the balance due from the Note.
12. Plaintiff is now the holder of the Promissory Note. A true and correct copy of the chain of title for the subject account is attached hereto, incorporated herein and marked as Exhibit "C."
- WHEREFORE, Plaintiff requests judgment in its favor and against Defendants in the amount of \$42,357.27 plus costs of suit and any other relief as the Court deems just and appropriate.

Respectfully submitted,



Michael F. Ratchford, Esquire  
Scott J. Best, Esquire  
Attorney I.D. Nos.:86285/93600  
120 N. Keyser Ave  
Scranton, PA 18504  
Phone: 800-503-1665  
Fax: 570-558-5511

IN THE COURT OF COMMON PLEAS  
LEHIGH COUNTY, PENNSYLVANIA

National collegiate Student Loan Trust 2007-2 :  
Plaintiff, : 2013 C 1253  
VS. :  
Luis Rodriguez : Jury Trial Demanded  
Defendant :  
:

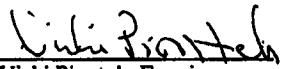
**DEFENDANT'S FIRST SET OF INTERROGATORIES PROPOUNDED TO PLAINTIFF**

To Plaintiff: Kindly provide answers to the following questions upon Defendant's Attorney, Vicki Piontek, Esquire, 951 Allentown Road, Lansdale, PA 19466. Please use separate sheets of paper to answer each numbered interrogatory. You may send the answers by email, fax or regular mail.

1. State the full name and work address of each person(s) who assisted in the preparation of the answers to these interrogatories.
2. State the full name and work address of each person(s) who assisted in the preparation of Defendant's requests for production of documents.
3. When and by what means was the contract for the account which is the subject matter of this litigation delivered by Plaintiff or Plaintiff's predecessor in interest to Defendant?
4. What documents were used to determine the interest rate(s) owed by Defendant to Plaintiff.
5. Of the total amount being demanded by Plaintiff from Defendant, what portion is attributable to the principal balance, and what amount is attributable to interest and / or finance charges.
6. Is the account which is the subject matter of this litigation guaranteed by a government entity?
7. Has the account which is the subject matter of this litigation ever been guaranteed by a government entity?
8. What is the date of last payment for the account which is the subject matter of this litigation?

Wherefore, please respond by furnishing the requested information within thirty days of receipt of these interrogatories to Defendant's attorney listed below.

Respectfully Submitted,

  
Vicki Piontek, Esquire  
Attorney for Defendant  
951 Allentown Road  
Lansdale, PA 19446  
palaw@justice.com  
877-737-8617  
Fax: 866-408-6735

7-18-13  
Date

IN THE COURT OF COMMON PLEAS OF  
LEHIGH COUNTY, PENNSYLVANIA

NATIONAL COLLEGIATE STUDENT :  
LOAN TRUST 2007-2 : CIVIL DIVISION  
:  
Plaintiff :  
:  
vs. :  
:  
Luis Rodriguez, : NO: 2013-C-1253  
:  
Defendant

---

**PLAINTIFF'S RESPONSE TO DEFENDANT'S INTERROGATORIES**

1. Scott J. Best, Esquire – Attorney for Plaintiff – Edwin A. Abrahamsen & Associates,  
P.C., 120 N. Keyser Ave., Scranton, PA 18504

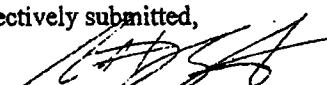
Bradley Luke – Legal Compliance Manager of NCO Financial Systems, Inc. – servicer  
for National Collegiate Student Loan Trust 2007-2, with the assistance of counsel, who  
may be reached through counsel.

2. See response to No. 1.
3. Objection. Plaintiff objects to Defendant's Interrogatory #3 as it is not relevant to the pending action nor is it reasonably calculated to lead to the discovery of admissible evidence. Further, Plaintiff objects to this request in that it seeks information which is in the knowledge, possession or control of Defendant who is aware of how he received the underlying loan documentation.
4. Objection. Plaintiff objects to this request on the grounds that it is overly broad, vague, and unduly burdensome. Further, this request is not limited in time or scope. Without

waving said objection, all interest is calculated pursuant to the terms set forth in the Non-Negotiable Credit Agreement and the Note Disclosure Statement.

5. Objection. Plaintiff objects to Defendant's Interrogatory #5 as it is unduly broad in its scope. Without waving said objection, Plaintiff claims a total amount owing of \$42,357.27; \$36,037.94 in principal and \$6,319.33 in interest. Plaintiff reserves the right to supplement this response.
6. No.
7. No.
8. Plaintiff has not received any payments associated with the account which is subject of this litigation. Payment was due to be made on July 4, 2009.

Respectively submitted,

By:   
Edwin A. Abrahamsen & Associates, P.C.  
Michael F. Ratchford, Esquire  
Scott J. Best, Esquire  
Attorney I.D. Nos.: 86285/93600  
120 N Keyser Avenue  
Scranton, PA 18504  
(570) 558-5510

IN THE COURT OF COMMON PLEAS OF  
LEHIGH COUNTY, PENNSYLVANIA

NATIONAL COLLEGIATE STUDENT :  
LOAN TRUST 2007-2 : CIVIL DIVISION  
:  
Plaintiff :  
:  
vs. :  
:  
Luis Rodriguez, : NO: 2013-C-1253  
:  
Defendant

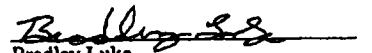
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STATE OF Pennsylvania )  
CITY OF Macungie )

VERIFICATION

- I, Bradley Luke, after first being duly sworn and under oath state as follows:
1. I am employed by NCO Financial Systems, Inc., the servicer for Plaintiff National Collegiate Student Loan Trust 2007-2 pertaining to the Defendant's education loans.
  2. I have read Plaintiff's Responses to Defendant's Interrogatories and know its contents.
  3. I am familiar with the matters involved herein and am able to competently testify thereto.
  4. To the best of my knowledge, Plaintiff's Responses to Defendant's Interrogatories are true and accurate.
  5. This statement is made subject to penalties of 18 Pa.C.S. 4904, relating to unsworn falsification to authorities.

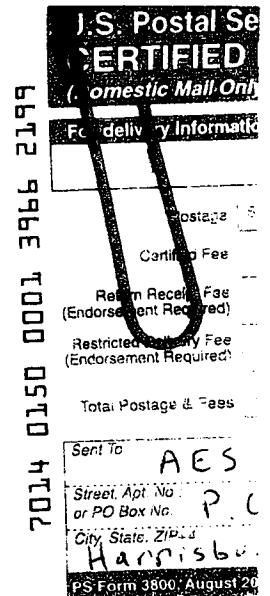
Respectfully submitted,

  
Bradley Luke,  
Title: Legal Compliance Manager,  
NCO Financial Systems, Inc.,  
Servicer for National Collegiate Student  
Loan Trust 2007-2

SWORN TO BEFORE ME, and subscribed in my presence this \_\_\_\_\_ day of \_\_\_\_\_,

20\_\_\_\_\_.  
  
\_\_\_\_\_  
Notary Public

Luis F. Rodriguez  
 148 West Linden Street  
 Allentown, PA 18101  
 (484) [REDACTED]



AES  
 P.O. Box 2461  
 HARRISBURG, PA 17105

**Re: Luis F. Rodriguez SSN [REDACTED] DOB [REDACTED]**  
**National Collegiate Student Loan Trust 2007-2 (NCSLT 2007-2)**  
**Account Number [REDACTED] 71522PAO\*\*\*\* Alleged High Balance \$26,703**

### DISPUTE

To Whom it May Concern:

This account is listed as a government guaranteed student loan on my credit report. The report says "claim filed with government." See excerpt from of my Transunion report enclosed. The loan is not a government guaranteed loan.

In a recent lawsuit brought by National Collegiate Student Loan Trust 2007-2 (NCSLT 2007-2) against me in the Court of Common Pleas in Lehigh County, Pennsylvania, Docket Number 2013 C 1253 NCSLT 2007-2 admitted that this account was not for a government guaranteed student loan. See Defendant's interrogatories and the responses to those interrogatories enclosed, in particular interrogatory and response number 7. The student loan never was guaranteed by any government entity, and no claim was ever filed with any government entity.

Please update my consumer report to show that no claim was ever filed with the government for this loan. Please indicate that he loan was a private student loan and not a government guaranteed student loan.

Furthermore, my Transunion consumer report says that a payment was last made on this account on April 1, 2010. I never made such a payment. See Plaintiff's response to defendant's interrogatory number 8 for the aforementioned lawsuit. The response to interrogatory number 8 indicates that no payment was ever made on this account.

Please correct my Transunion report to indicate that no payment was ever made on April 1, 2010.

Thank you.

Sincerely,

  
 Luis F. Rodriguez 8/20/14  
 Date

**U.S. Postal Service<sup>TM</sup>**  
**CERTIFIED MAIL<sup>TM</sup> RECEIPT**  
*(Domestic Mail Only; No Insurance Coverage Provided)*

For delivery information visit our website at [www.usps.com](http://www.usps.com).

**HANNS SIEGMUND**

**RECEIVED**

08/27/2014

Postage	\$ 10.70
Certified Fee	\$3.70
Return Receipt Fee (Endorsement Required)	\$2.70
Restricted Delivery Fee (Endorsement Required)	\$0.00
Total Postage & Fees	\$ 16.70

**AES**

Street, Apt. No.,  
or PO Box No.

City, State, Zip  
Harrisburg, PA 17105

RS Form 3800, August 2006

See Reverse for Instructions

<b>SENDER: COMPLETE THIS SECTION</b>	
<ul style="list-style-type: none"> <li><input checked="" type="checkbox"/> Complete items 1, 2, and 3. Also complete item 4 if Restricted Delivery is desired.</li> <li><input type="checkbox"/> Print your name and address on the reverse so that we can return the card to you.</li> <li><input type="checkbox"/> Attach this card to the back of the mailpiece, or on the front if space permits.</li> </ul>	
<p>1. Article Addressed to:</p> <hr/> <p>AES P.O. Box 2461 HARRISBURG, PA 17105</p>	
<p>COMPLETE THIS SECTION ON DELIVERY</p> <hr/> <p>A. Signature</p> <p>X <b>HARRISBURG</b> <input type="checkbox"/> Agent</p> <p>B. Received by (Printed Name) <b>AUG 26 2014</b> <input type="checkbox"/> Addressee</p> <p>C. Date of Delivery <b>AUG 26 2014</b></p> <p>D. Is delivery address different from item 1? <input type="checkbox"/> Yes If YES, enter delivery address below: <input type="checkbox"/> No</p>	
<p>3. Service Type</p> <p><input checked="" type="checkbox"/> Certified Mail® <input type="checkbox"/> Priority Mail Express™  <input type="checkbox"/> Registered <input type="checkbox"/> Return Receipt for Merchandise  <input type="checkbox"/> Insured Mail <input type="checkbox"/> Collect on Delivery</p> <p>4. Restricted Delivery? (Extra Fee) <input type="checkbox"/> Yes</p>	
2. Article Number <i>(Transfer from service label)</i>	7014 0150 0001 3966 2199
PS Form 3811, July 2013	Domestic Return Receipt Redriaguez, LF

Page 1 of 1

File Number:  
Date Issued:334495180  
09/24/2014**-Begin Credit Report-**

TransUnion.

**Account Information**

Typically, creditors report any changes made to your account information monthly. This means that some accounts listed below may not reflect the most recent activity until the creditor's next reporting. This information may include things such as balances, payments, dates, remarks, ratings, etc. The key(s) below are provided to help you understand some of the account information that could be reported.

**Rating Key**

Some creditors report the timeliness of your payments each month in relation to your agreement with them. The ratings in the key below describe the payments that may be reported by your creditors. Any rating that is shaded indicates that it is considered adverse. Please note: Some but not all of these ratings may be present in your credit report.

N/R	X	OK	30	60	90	120	COL	VS	RPO	C/C	FCI
Not Reported	Unknown	Current	30 days late	60 days late	90 days late	120+ days late	Collection	Voluntary Surrender	Repossession	Charge Off	Foreclosure

**Adverse Accounts**

AES/NCT # [REDACTED] 522PA0\*\*\*\* (POB 2461, HARRISBURG, PA 17105, (800) 233-0557)

Date Opened: 02/28/2007  
 Responsibility: Primary Borrower on Account  
 Account Type: Installment Account  
 Loan Type: STUDENT LOAN

Balance: \$0  
 Date Updated: 04/01/2010  
 Payment Received: \$36,037  
 Last Payment Made: 04/01/2010  
 High Balance: \$26,703

Pay Status: >Account paid in Full; was a Charge-off  
 Terms: \$0 per month, paid Monthly for 229 months  
 Date Closed: 04/01/2010  
 >Maximum Delinquency of 120 days in 11/2009 and in 03/2010<

Remarks: ACCT INFO DISPUTED BY CONSUMR; >TRANSFERRED TO RECOVERY;>UNPAID BALANCE CHARGED OFF;

Estimated month and year that this item will be removed: 06/2016

	03/2010	02/2010	01/2010	12/2009	11/2009	10/2009	09/2009	08/2009	07/2009	06/2009	05/2009	04/2009
Rating	120	120	120	120	120	90	60	30	OK	OK	OK	OK
	03/2009	02/2009	01/2009	12/2008	11/2008	10/2008	09/2008	08/2008	07/2008	06/2008	05/2008	04/2008
Rating	OK	OK	30	OK	OK	30	OK	OK	OK	OK	OK	OK
	03/2008	02/2008	01/2008	12/2007	11/2007	10/2007	09/2007					
Rating	OK											

**- End of Investigation results -**

To view a free copy of your full, updated credit file, go to our website [www.transunion.com/fullreport](http://www.transunion.com/fullreport)

**-End of Credit Report-**



SEPTEMBER 24, 2014

**American Education Services**  
P.O. Box 2461 Harrisburg, PA 17105-2461  
Toll-free 1-800-233-0557 • TTY: Dial 711  
Fax 717-720-3916 • International 717-720-3100  
[www.aesSuccess.org](http://www.aesSuccess.org)

#BWNDHKB  
#B816 5795 1209 25L0#  
LUIS F RODRIGUEZ  
148 W LINDEN ST  
ALLENTOWN PA 18101-1945



ACCT NUMBER: [REDACTED]

**THIS LETTER IS FOR YOUR INFORMATION ONLY.**

**WHY WE ARE CONTACTING YOU**

To provide you with the detailed loan information that was recently requested.

PH13163:PS060SMRYA  
3523771522 3523771522 MR

00008142670001204

26801200136701



SEPTEMBER 24, 2014

**LOAN INFORMATION FOR: LUIS F RODRIGUEZ**

LOAN TYPE:	ALPLN	ORIGINAL PRINCIPAL BALANCE:	\$26,703.91
DISBURSEMENT DATE:	02/28/2007	CURRENT PRINCIPAL BALANCE:	\$0.00
CURRENT LOAN STATUS:	CLAIM PAID	CURRENT INTEREST RATE:	7.410%
LOAN SEQUENCE:	0001	REPAYMENT TERM:	MONTHS
DELINQUENCY:	0 DAYS	INSTALLMENT AMOUNT:	

Our records reflect that the credit reporting for April 2010 correctly reflects the defaulted status for the loan referenced above.

*The balance listed above is not a payoff amount. If you intend to payoff your loan(s), both the current principal balance and any outstanding interest must be satisfied. To obtain a payoff amount please call our automated system at 1-800-233-0557, available 24 hours a day, 7 days a week.*

26801200136702

Luis F. Rodriguez  
148 West Linden Street  
Allentown, PA 18101  
(484) [REDACTED]

AES  
P.O. Box 2461  
HARRISBURG, PA 17105

Re: Luis F. Rodriguez SSN [REDACTED] DOB [REDACTED]  
National Collegiate Student Loan Trust 2007-2 (NCSLT 2007-2)  
Account Number [REDACTED] 322PAO\*\*\*\* Alleged High Balance \$26,703  
Alleged Payment Made on 4/1/2010  
Alleged Payment Amount \$36,037

**DISPUTE**

To Whom it May Concern:

I wish to dispute the way in which the above referenced account is reported on my Transunion consumer report. See excerpt from my recent Transunion report enclosed.

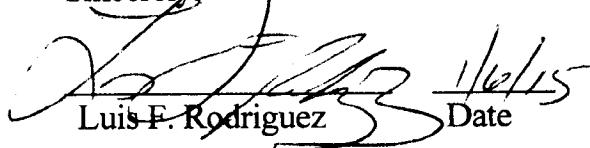
This account is owned by National Collegiate Student Loan Trust 2007-2 (NCSLT 2007-2). NCSLT 2007-2 recently sued me for this account in the Court of Common Pleas of Lehigh County, Pennsylvania in 2013. Enclosed please find a copy of the Amended Complaint dated August, 2013 in the lawsuit filed against me by NCSLT 2007-2. The Amended Complaint clearly indicates that that NCSLT 2007-2 is the owner of the account.

Enclosed please find my interrogatories propounded to that NCSLT 2007-2, and that NCSLT 2007-2's responses to those interrogatories enclosed. In particular, see interrogatory and response number 8 regarding the date of any last payment. According to NCSLT 2007-2's response to interrogatory number 8 no payment has ever been made on this account.

Please correct all of my consumer reports to omit any reference to a payment on April 1, 2010 since no payment was ever made on the account according to official Court documents.

Thank you.

Sincerely,

  
Luis F. Rodriguez Date 11/6/15

Luis F. Rodriguez  
 148 West Linden Street  
 Allentown, PA 18101  
 (484) [REDACTED]

AES  
 P.O. Box 2461  
 HARRISBURG, PA 17105

**Re: Luis F. Rodriguez SSN [REDACTED] DOB [REDACTED]**  
**National Collegiate Student Loan Trust 2007-2 (NCSLT 2007-2)**  
**Account Number [REDACTED] 22PAO\*\*\*\* Alleged High Balance \$26,703**  
**Alleged Payment Made on 4/1/2010**  
**Alleged Payment Amount \$36,037**

2067	6011	CERTIFIED (Domestic Mail)
2001	1710	For delivery info
7013	1710	Postage
7013	1710	Postage
7013	1710	Return Receipt Fee (Endorsement Required)
7013	1710	Restricted Delivery Fee (Endorsement Required)
7013	1710	Total Postage & Fee
Sent To		A
Street, Apt. No., or PO Box No.		H
City, State, ZIP+4		
PS Form 3800, August		

### DISPUTE

To Whom it May Concern:

I wish to dispute the way in which the above referenced account is reported on my Transunion consumer report. See excerpt from my recent Transunion report enclosed.

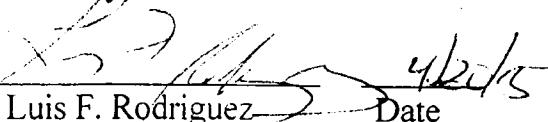
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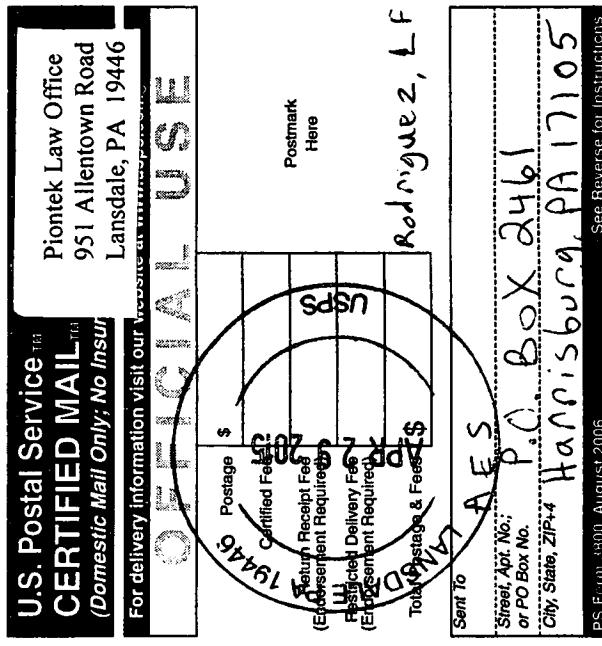
Please correct all of my consumer reports to omit any reference to a payment on April 1, 2010 since no payment was ever made on the account according to official Court documents.

Thank you.

Sincerely,



Luis F. Rodriguez Date 4/20/15



## SENDER: COMPLETE THIS SECTION

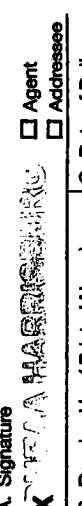
- Complete items 1, 2, and 3. Also complete item 4 if Restricted Delivery is desired.
- Print your name and address on the reverse so that we can return the card to you.
- Attach this card to the back of the mailpiece, or on the front if space permits.

## 1. Article Addressed to:

A E S

P.O. Box 2461  
Harrisburg, PA 17105

## COMPLETE THIS SECTION ON DELIVERY

A. Signature			
<input checked="" type="checkbox"/> Agent	<input type="checkbox"/> Addressee		
B. Received by (Printed Name)	C. Date of Delivery		
	MAY 04 2015		
D. Is delivery address different from item 1? If YES, enter delivery address below:	<input type="checkbox"/> Yes <input type="checkbox"/> No		
2. Article Number (Transfer from service label)      7013 1710 0001 2067 8011			
3. Service Type <input checked="" type="checkbox"/> Certified Mail <input type="checkbox"/> Express Mail <input type="checkbox"/> Registered <input type="checkbox"/> Return Receipt for Merchandise <input type="checkbox"/> Insured Mail <input type="checkbox"/> C.O.D.			
4. Restricted Delivery? (Extra Fee) <input type="checkbox"/> Yes			

PS Form 3811, February 2004      Domestic Return Receipt Receipt Record Z, Lf 102595-02-M-1540



MAY 26, 2015

American Education Services  
P.O. Box 2461 Harrisburg, PA 17105-2461  
Toll-free 1-800-233-0557 • TTY: Dial 711  
Fax 717-720-3916 • International 717-720-3100  
[www.aesSuccess.org](http://www.aesSuccess.org)

#BWNHDKB  
#B816 5795 1205 27L2#  
LUIS F RODRIGUEZ  
148 W LINDEN ST  
ALLENTOWN PA 18101-1945



ACCT NUMBER: [REDACTED]

**PLEASE READ THE FOLLOWING INFORMATION CAREFULLY  
TO DETERMINE WHETHER YOU NEED TO TAKE ACTION.**

**WHY WE ARE CONTACTING YOU**

We determined that the information reported to the nationwide consumer reporting agencies is correct due to a period of delinquency that exists for the loan(s) listed on the reverse side of this letter.

**WHAT ACTIONS YOU NEED TO TAKE**

If you still believe the information reported to the nationwide consumer reporting agencies is incorrect, please send us copies of any documents that support your position.

**ADDITIONAL INFORMATION YOU MAY FIND HELPFUL**

It remains your responsibility to remit payments pursuant to the terms and conditions of your promissory note(s).

14701590022701

A standard linear barcode at the bottom right of the page, with the identifier "14701590022701" printed vertically next to it.

**LOAN INFORMATION**

LOAN PROGRAM	CURRENT OWNER	1ST DISB DATE
ALPLN	NCT	02/28/2007

Luis F. Rodriguez  
148 West Linden Street  
Allentown, PA 18101  
(484) [REDACTED]

AES  
P.O. Box 2461  
HARRISBURG, PA 17105

**Re: Luis F. Rodriguez SSN [REDACTED] DOB [REDACTED]**  
**National Collegiate Student Loan Trust 2007-2 (NCSLT 2007-2)**  
**Account Number [REDACTED] 2PAO\*\*\*\* Alleged High Balance \$26,703**  
**Alleged Payment Made on 4/1/2010**  
**Alleged Payment Amount \$36,037**

**DISPUTE**

To Whom it May Concern:

I wish to dispute the way in which the above referenced account is reported on my Transunion consumer report. See excerpt from my recent Transunion report enclosed.

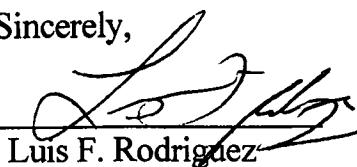
This account is owned by National Collegiate Student Loan Trust 2007-2 (NCSLT 2007-2). NCSLT 2007-2 recently sued me for this account in the Court of Common Pleas of Lehigh County, Pennsylvania in 2013. Enclosed please find a copy of the Amended Complaint dated August, 2013 in the lawsuit filed against me by NCSLT 2007-2. The Amended Complaint clearly indicates that that NCSLT 2007-2 is the owner of the account.

Enclosed please find my interrogatories propounded to that NCSLT 2007-2, and that NCSLT 2007-2's responses to those interrogatories enclosed. In particular, see interrogatory and response number 8 regarding the date of any last payment. According to NCSLT 2007-2's response to interrogatory number 8 no payment has ever been made on this account.

Please correct all of my consumer reports to omit any reference to a payment on April 1, 2010 since no payment was ever made on the account according to official Court documents.

Thank you.

Sincerely,

 6/2/15  
Luis F. Rodriguez Date



JUNE 14, 2017

American Education Services  
P.O. Box 2461 Harrisburg, PA 17105-2461  
Toll-free 1-800-233-0557 • TTY: Dial 711  
Fax 717-720-3916 • International 717-720-3100  
[www.aesSuccess.org](http://www.aesSuccess.org)

#BWNDHKB  
#B816 5795 1206 14L6#  
LUIS F RODRIGUEZ  
148 W LINDEN ST  
ALLENTOWN PA 18101-1945

ACCT NUMBER: [REDACTED]

#### YOUR CREDIT DISPUTE RESPONSE

##### WHY WE ARE CONTACTING YOU

We received and investigated your credit dispute. Our investigation included the review of all relevant account history and documentation, including any information you provided to us. Based on this review, we determined the information reported is accurate; therefore, no corrections were requested for the loans listed on the back of this letter.

##### DO YOU STILL HAVE CONCERNS?

If you still believe we reported incomplete or inaccurate information, please complete and return the Direct Credit Dispute form, including all relevant information, to the following address:

AES Credit  
P.O. Box 61047  
Harrisburg, PA 17106-1047

##### HOW TO REQUEST A COPY OF YOUR CREDIT REPORT

Visit [AnnualCreditReport.com](http://AnnualCreditReport.com) to get a free copy of your credit report from each nationwide consumer reporting agency. You can receive a free credit report from each agency once every 12 months.

You can also order your free credit report by calling (877) 322-8228 or by downloading and completing the Annual Credit Report Request Form at [ConsumerFinance.gov/askcfpb](http://ConsumerFinance.gov/askcfpb) and mailing it to:

Annual Credit Report Request Service  
P.O. Box 105281  
Atlanta, GA 30348-5281

16501100652401

**LOAN INFORMATION**

Loan Sequence	Loan Program	Disbursement Date	Current Principal Balance	Loan Owner
0001	ALPLN	02/28/2007	\$0.00	NCT



Records Code:  
Version Date: 02/15

### Direct Credit Dispute Form

#### IDENTIFYING INFORMATION

Name: \_\_\_\_\_  
Address: \_\_\_\_\_  
Account # or SSN: \_\_\_\_\_  
Phone: \_\_\_\_\_  
Date: \_\_\_\_\_

#### DISPUTE INFORMATION

Tradeline Account #(s)\*: \_\_\_\_\_

Specific Information  
Disputed: \_\_\_\_\_

- Basis/Reason for the Dispute:
- This is not my account.
  - I have never paid late. Please explain in detail.
  - This account is in bankruptcy.
  - This account is closed.
  - I have paid this account in full.
  - Other. Please explain in detail.

#### DISPUTE DETAIL

#### ADDITIONAL RELEVANT INFORMATION

Please attach copies of any additional supporting documentation (e.g., copy of the relevant portion of the consumer report; police report; fraud or identity theft affidavit; court order; account statements, etc.).

\*If you have multiple loans serviced by our office, provide the specific tradeline account number or information about each loan sequence (e.g., disbursement date, current principal balance, etc.) to help us identify the loans you are disputing.

Please return this form to the following address:

AES Credit  
P.O. Box 61047  
Harrisburg, PA 17106-1047

16591180062682

Luis F. Rodriguez  
148 West Linden Street  
Allentown, PA 18101  
(484) [REDACTED]

Transunion  
P.O. Box 1000  
Chester, PA 19022

Re: Luis F. Rodriguez SSN [REDACTED] DOB [REDACTED]  
AES / National Collegiate Student Loan Trust 2007-2 (NCSLT 2007-2)  
Account Number [REDACTED] PAO\*\*\*\* Alleged High Balance \$26,703

### DISPUTE

To Whom it May Concern:

This account is listed as a government guaranteed student loan on my credit report. The report says "claim filed with government." See excerpt from of my Transunion report enclosed. The loan is not a government guaranteed loan.

In a recent lawsuit brought by National Collegiate Student Loan Trust 2007-2 (NCSLT 2007-2) against me in the Court of Common Pleas in Lehigh County, Pennsylvania, Docket Number 2013 C 1253 NCSLT 2007-2 admitted that this account was not for a government guaranteed student loan. See Defendant's interrogatories and the responses to those interrogatories enclosed, in particular interrogatory and response number 7. The student loan never was guaranteed by any government entity, and no claim was ever filed with any government entity.

Please update my consumer report to show that no claim was ever filed with the government for this loan. Please indicate that he loan was a private student loan and not a government guaranteed student loan.

Furthermore, my Transunion consumer report says that a payment was last made on this account on April 1, 2010. I never made such a payment. See Plaintiff's response to defendant's interrogatory number 8 for the aforementioned lawsuit. The response to interrogatory number 8 indicates that no payment was ever made on this account.

Please correct my Transunion report to indicate that no payment was ever made on April 1, 2010.

Thank you.

Sincerely,

  
Luis F. Rodriguez Date 8/20/14

\*\*\* 334495180-015 \*\*\*  
 P.O. Box 2000  
 Chester, PA 19022-2000



09/24/2014 TransUnion.



P3V15300200309-I001849-002422414



LUIS FERNANDO RODRIGUEZ JR  
 148 W LINDEN ST APT 3R  
 ALLENTOWN, PA 18101-1945

*You are invited to participate in a brief survey designed to measure your satisfaction with TransUnion. None of your personal information or your credit information will be collected through this online survey.*

*We value your feedback!*

<http://transunionmail.periscopeiq.com>



Our investigation of the dispute you recently submitted is now complete. The results are listed below. If an item you disputed is not in the list of results below, it was either not appearing in your credit file or it already reflected the corrected status at the time of investigation.

If our investigation has not resolved your dispute, you may add a 100-word statement to your report. If you provide a consumer statement that contains medical information related to service providers or medical procedures, then you expressly consent to TransUnion including this information in every credit report we issue about you. If you wish to obtain documentation or written verification concerning your accounts, please contact your creditors directly.

If there has been a change to your credit history resulting from our investigation, or if you add a consumer statement, you may request that TransUnion send an updated report to those who received your report within the last two years for employment purposes, or within the last six months for any other purpose.

If interested, you may also request a description of how the investigation was conducted along with the business name, address and telephone number of the source of information.

Thank you for helping ensure the accuracy of your credit information.

For frequently asked questions about your credit report, please visit <http://transunion.com/consumerfaqs>.

## Investigation Results

ITEM	DESCRIPTION	RESULTS
AES/NCT	1522PA0***	NEW INFORMATION BELOW

File Number:  
Date Issued:334495180  
09/24/2014

TransUnion.

**-Begin Credit Report-****Account Information**

Typically, creditors report any changes made to your account information monthly. This means that some accounts listed below may not reflect the most recent activity until the creditor's next reporting. This information may include things such as balances, payments, dates, remarks, ratings, etc. The key(s) below are provided to help you understand some of the account information that could be reported.

**Rating Key**

Some creditors report the timeliness of your payments each month in relation to your agreement with them. The ratings in the key below describe the payments that may be reported by your creditors. Any rating that is shaded indicates that it is considered adverse. Please note: Some but not all of these ratings may be present in your credit report.

N/R	<b>X</b>	<b>OK</b>	<b>30</b>	<b>60</b>	<b>90</b>	<b>120</b>	<b>COL</b>	<b>VS</b>	<b>RPO</b>	<b>C/C</b>	<b>FCS</b>
Not Reported	Unknown	Current	30 days late	60 days late	90 days late	120+ days late	Collection	Voluntary Surrender	Repossession	Charge Off	Foreclosure

**Adverse Accounts**

AES [REDACTED] 1522PAO\*\*\*\* (POB 2461, HARRISBURG, PA 17105, (800) 233-0557)

Date Opened: 02/28/2007 Balance: \$0  
 Responsibility: Primary Borrower on Account Date Updated: 04/01/2010  
 Account Type: Installment Account Payment Received: \$36,037  
 Loan Type: STUDENT LOAN Last Payment Made: 04/01/2010  
 High Balance: \$26,703

Pay Status: >Account paid in Full; was a Charge-off  
 Terms: \$0 per month, paid Monthly for 229 months  
 Date Closed: 04/01/2010  
 >Maximum Delinquency of 120 days in 11/2009 and in 03/2010<

Remarks: ACCT INFO DISPUTED BY CONSUMR; &gt;TRANSFERRED TO RECOVERY;&gt;UNPAID BALANCE CHARGED OFF&lt;

Estimated month and year that this item will be removed: 06/2016

	03/2010	02/2010	01/2010	12/2009	11/2009	10/2009	09/2009	08/2009	07/2009	06/2009	05/2009	04/2009
Rating	<b>120</b>	<b>120</b>	<b>120</b>	<b>120</b>	<b>120</b>	<b>90</b>	<b>60</b>	<b>30</b>	<b>OK</b>	<b>OK</b>	<b>OK</b>	<b>OK</b>
	03/2009	02/2009	01/2009	12/2008	11/2008	10/2008	09/2008	08/2008	07/2008	06/2008	05/2008	04/2008
Rating	OK	OK	30	OK	OK	30	OK	OK	OK	OK	OK	OK
	03/2008	02/2008	01/2008	12/2007	11/2007	10/2007	09/2007					
Rating	OK	OK	OK	OK	OK	OK	OK					

**- End of investigation results -**To view a free copy of your full, updated credit file, go to our website [www.transunion.com/fullreport](http://www.transunion.com/fullreport)**-End of Credit Report-**

Luis F. Rodriguez  
148 West Linden Street  
Allentown, PA 18101  
(484) [REDACTED]

Transunion  
P.O. Box 1000  
Chester, PA 19022

Re: Luis F. Rodriguez SSN [REDACTED] DOB [REDACTED]  
AES / National Collegiate Student Loan Trust 2007-2 (NCSLT 2007-2)  
Account Number [REDACTED] 522PAO\*\*\*\* Alleged High Balance \$26,703

**DISPUTE**

To Whom it May Concern:

My Transunion consumer report says that a payment was last made on this account on April 1, 2010. I never made such a payment.

No payment has ever been made on this account which dates back to 2007. Please correct my Transunion report to indicate that no payment was ever made on April 1, 2010.

Thank you.

Sincerely,

Luis F. Rodriguez

Date

11/29/14

Luis F. Rodriguez  
148 West Linden Street  
Allentown, PA 18101  
(484) [REDACTED]

Transunion  
P.O. Box 1000  
Chester, PA 19022

Re: Luis F. Rodriguez SSN [REDACTED] DOB [REDACTED]  
AES / National Collegiate Student Loan Trust 2007-2 (NCSLT 2007-2)  
Account Number. [REDACTED] PAO\*\*\*\* Alleged High Balance \$26,703

### DISPUTE

To Whom it May Concern:

This account is listed as a government guaranteed student loan on my credit report. The report says "claim filed with government." See excerpt from of my Transunion report enclosed. The loan is not a government guaranteed loan.

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Please correct my Transunion report to indicate that no payment was ever made on April 1, 2010.

Thank you.

Sincerely,

  
Luis F. Rodriguez Date

Luis F. Rodriguez  
148 West Linden Street  
Allentown, PA 18101  
(484) [REDACTED]

Transunion  
P.O. Box 1000  
Chester, PA 19022

**Re: Luis F. Rodriguez SSN [REDACTED] DOB [REDACTED]**  
**AES / National Collegiate Student Loan Trust 2007-2 (NCSLT 2007-2)**  
**Account Number [REDACTED] 22PAO\*\*\*\***  
**Alleged High Balance \$26,703**  
**Alleged Payment Made in April 2010 for \$36,037**  
**Owner of Account \*\*\*\*\***

**DISPUTE**

To Whom it May Concern:

My Transunion consumer report says that a payment was made on this account on April 1, 2010. I never made any payment on this account ever. Neither I nor anyone I know ever made a payment on this account. No payments have ever been made on this account which dates back to 2007.

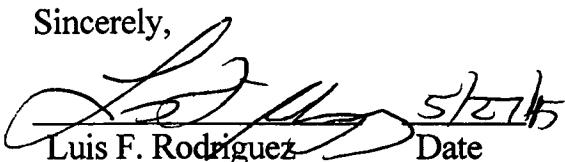
The account is owned by National collegiate Student Loan Trust 2007-2. Enclosed please find copies of recent court documents showing that I was recently sued by National collegiate Student Loan Trust 2007-2, the owner of the account. See copy of the Amended Complaint enclosed.

Also enclosed please find my discovery requests to Plaintiff National collegiate Student Loan Trust 2007-2 who owns the account. And please see National collegiate Student Loan Trust 2007-2's response to my discovery requests indicating that no payment was ever made on this account.

Please correct my Transunion report to omit any reference to a payment being made on this account April 1, 2010.

Thank you.

Sincerely,

  
Luis F. Rodriguez 5/27/15  
Date

**-Begin Credit Report-**

TransUnion.

**Account Information**

Typically, creditors report any changes made to your account information monthly. This means that some accounts listed below may not reflect the most recent activity until the creditor's next reporting. This information may include things such as balances, payments, dates, remarks, ratings, etc. The key(s) below are provided to help you understand some of the account information that could be reported.

**Rating Key**

Some creditors report the timeliness of your payments each month in relation to your agreement with them. The ratings in the key below describe the payments that may be reported by your creditors. Any rating that is shaded indicates that it is considered adverse. Please note: Some but not all of these ratings may be present in your credit report.

N/R	X	OK	30	60	90	120	COL	VS	RPO	C/O	FC
Not Reported	Unknown	Current	30 days late	60 days late	90 days late	120+ days late	Collection	Voluntary Surrender	Repossession	Charge Off	Foreclosure

**Adverse Accounts**

AES/NCT 522PAO\*\*\*\* (POB 2461, HARRISBURG, PA 17105, (800) 233-0557)  
 Date Opened: 02/28/2007 Balance: \$0  
 Responsibility: Primary Borrower on Account Date Updated: 04/01/2010  
 Account Type: Installment Account Payment Received: \$36,037  
 Loan Type: STUDENT LOAN Last Payment Made: 04/01/2010  
 High Balance: \$26,703

Pay Status: >Account paid in Full; was a Charge-off  
 Terms: \$0 per month, paid Monthly for 229 months  
 Date Closed: 04/01/2010  
 >Maximum Delinquency of 120 days in 11/2009 and in 03/2010x

Remarks: ACCT INFO DISPUTED BY CONSUMR; >TRANSFERRED TO RECOVERY; >UNPAID BALANCE CHARGED OFF;  
 Estimated month and year that this item will be removed: 06/2016

03/2010	02/2010	01/2010	12/2009	11/2009	10/2009	09/2009	08/2009	07/2009	06/2009	05/2009	04/2009	
Rating	120	120	120	120	120	90	60	30	OK	OK	OK	OK
	03/2009	02/2009	01/2009	12/2008	11/2008	10/2008	09/2008	08/2008	07/2008	06/2008	05/2008	04/2008
Rating	OK	OK	30	OK	OK	30	OK	OK	OK	OK	OK	OK
	03/2008	02/2008	01/2008	12/2007	11/2007	10/2007	09/2007					
Rating	OK											

**- End of investigation results -**

To view a free copy of your full, updated credit file, go to our website [www.transunion.com/fullreport](http://www.transunion.com/fullreport)

**-End of Credit Report-**

\*\*\* 334495180-020 \*\*\*  
P.O. Box 2000  
Chester, PA 19022-2000



01/30/2015

TransUnion<sup>TM</sup>

P4753B00200285-I001705-005182734



LUIS FERNANDO RODRIGUEZ JR  
148 W LINDEN ST APT 3R  
ALLENTOWN, PA 18101-1945

You are invited to participate in a brief survey designed to measure your satisfaction with TransUnion. None of your personal information or your credit information will be collected through this online survey.

We value your feedback!

<http://transunionmail.periscopeiq.com>



Our investigation of the dispute you recently submitted is now complete. The results are listed below. If an item you disputed is not in the list of results below, it was either not appearing in your credit file or it already reflected the corrected status at the time of investigation.

If our investigation has not resolved your dispute, you may add a 100-word statement to your report. If you provide a consumer statement that contains medical information related to service providers or medical procedures, then you expressly consent to TransUnion including this information in every credit report we issue about you. If you wish to obtain documentation or written verification concerning your accounts, please contact your creditors directly.

If there has been a change to your credit history resulting from our investigation, or if you add a consumer statement, you may request that TransUnion send an updated report to those who received your report within the last two years for employment purposes, or within the last six months for any other purpose.

If interested, you may also request a description of how the investigation was conducted along with the business name, address and telephone number of the source of information.

Thank you for helping ensure the accuracy of your credit information.

For frequently asked questions about your credit report, please visit <http://transunion.com/consumerfaqs>.

## Investigation Results

ITEM	DESCRIPTION	RESULTS
AES/NCT	22PA0***	NEW INFORMATION BELOW

\*\*\* 334495180-030 \*\*\*  
P.O. Box 2000  
Chester, PA 19022-2000



06/27/2015

TransUnion 

P4M9UL00200252-I001507-009653149

  
LUIS FERNANDO RODRIGUEZ JR  
148 W LINDEN ST APT 3R  
ALLENTOWN, PA 18101-1945

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## Investigation Results

ITEM	DESCRIPTION	RESULTS
AES/NCT	[REDACTED] 22PA0***	NEW INFORMATION BELOW

**File Number:** 334495180  
**Date Issued:** 06/27/2015

Page: 1 of 1



**-Begin Credit Report-**

## Account Information

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## **Adverse Accounts**

**AES** [REDACTED] 52PAO\*\*\*\* (POB 61047, HARRISBURG, PA 17106, (800) 233-0557)  
Date Opened: 02/28/2007 Balance: \$0

**Date Opened:** 02/28/2007  
**Reason for Visit:** Eye

**Responsibility:** Primary Borrower on Account

## **Balance:**

**Date Updated:** 04/03/2010

**Pay Status:** Account paid in full, with a

Charge-off

**Terms:** \$0 per month, paid Monthly for 229

months

Date Closed: 04/01/2010

Maximum Delinquency of 120 days in 11/2009  
and in 03/2010

**Remarks:** DISP INVG COMP-RPT BY GRNTR; >TRANSFERRED TO RECOVERY<; UNPAID BALANCE CHARGED OFF

**Estimated month and year that this item will be removed:** 06/2016

	03/2010	02/2010	01/2010	12/2009	11/2009	10/2009	09/2009	08/2009	07/2009	06/2009	05/2009	04/2009	
Rating	[REDACTED]	OK	OK	X	X								
	03/2009	02/2009	01/2009	12/2008	11/2008	10/2008	09/2008	08/2008	07/2008	06/2008			
Rating		X	OK	[REDACTED]	OK	X	[REDACTED]	OK	OK	OK		X	

**- End of investigation results -**

To view a free copy of your full, updated credit file, go to our website [www.transunion.com/fullreport](http://www.transunion.com/fullreport)

**-End of Credit Report-**

IN THE COURT OF COMMON PLEAS  
OF DAUPHIN COUNTY, PENNSYLVANIA

Luis F. Rodriguez	:	
148 West Linden Street	:	
Allentown, PA 18101	:	2015-CV-04545
v.	Plaintiff	:
American Education Services	:	
1200 North 7 <sup>th</sup> Street	:	
Harrisburg, PA 17102	:	
and	:	
X,Y, Z Corporations	:	
	Defendant	:

**CERTIFICATE OF SERVICE**

I, Vicki Piontek, affirm that I sent a true and correct copy of the attached Complaint by Priority U.S. Mail, postage pre-paid, to the following parties at the following addresses.

American Education Services  
James J. Jarekcki, Attorney for Defendant  
1200 North Seventh Street  
Harrisburg, Pennsylvania 17102

Vicki Piontek  
Vicki Piontek, Esquire  
Attorney for Plaintiff  
951 Allentown Road  
Lansdale, PA 19446  
877-737-8617  
Fax: 866-408-6735  
palaw@justice.com

10/4/17  
Date